

## CLAIMS

1. A system for performing electronic transaction comprises :

- a human interface module (SPED) comprising a keypad (KP), a display (D), a card reader (CR), a processing means (MP) and an internal bus (B) for connecting these elements,
- a hosting means (HT) connectable to the human interface module (SPED) through connection means (C1), said hosting means comprising a scheduler means (ES), a processing means and a memory (HTR), communication means (CR), and a power supply (PS, EPS),
- a gateway means (VTS) connectable to the hosting means (HT) through a telecommunication network (TN), said gateway means (VTS) being a virtual terminal server.

15 2. A system for performing electronic transaction according to claim 1, wherein a transaction service provider host (BH) is connectable to the gateway means (VTS).

3. A system for performing electronic transaction according to any one of the preceding claims, wherein the human interface module (SPED) further comprises a printer (P).

20 4. A system for performing electronic transaction according to any one of the preceding claims, wherein the gateway means (VTS) comprises a security module (EL) for performing secure communication with the hosting means (HT).

25 5. A transaction terminal, adapted to perform electronic transaction in a system according to any one of the claims 1 to 4, said terminal comprises :

- a human interface module (SPED) comprising a keypad (KP), a display (D), a card reader (CR), a processing means (MP) and an internal bus (B) for connecting these elements, and
- a hosting means (HT) connectable to the human interface module (SPED) through connection means (C1), said hosting means comprising a scheduler means (ES), a processing means and a memory (HTR), communication means (CR), and a power supply (PS, EPS).